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FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/943,658

MESSAGE:

Amendment and Response to Office Action mailed on August 9, 2004

Please confirm receipt of this facsimile.

Thank you.

ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Cover): 8

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.4400

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Date: August 30, 2004

By:

Nehorah G. MierIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Applicant(s):	Hobson, et al.	Docket No.:	40655.4400
Serial No.:	09/943,658	Group Art Unit:	3621
Filed:	August 30, 2001	Examiner:	Hewitt II, Calvin L.
Title:	ONLINE CARD PRESENT TRANSACTION	Confirmation No.:	3216

AMENDMENT AND RESPONSE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

Dear Commissioner:

In response to the Office Action mailed on August 9, 2004, of which this response is filed within the three month shortened statutory period for response, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.